

Date signed June 17, 2008



Paul Mannes

PAUL MANNES
U. S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Greenbelt**

IN RE: :
ZOE MARIE ARTIS :
Debtor :
----- :

Case No. 03-20696PM
Chapter 13

MEMORANDUM OF DECISION

The court has received a letter from the Debtor, Zoe Marie Artis, seeking the reopening of this bankruptcy case under Chapter 13. The court finds no basis to do so, inasmuch as there is no further relief that can be granted Debtor in this bankruptcy filing. A brief summary of the case follows:

This bankruptcy case under Chapter 13 was filed on December 19, 2003. Debtor was represented by Charles J. Ryan, III, Esquire. On May 26, 2004, Wells Fargo Bank, N.A., the holder of the mortgage dated October 15, 2002, secured by Debtor's property at 906 Jackson Valley Court, Bowie, Maryland, moved for relief from the stay on account of Debtor's failure to make certain post-filing payments. This was opposed by the Debtor, and on August 2, 2004, the Motion for Relief from the Stay was withdrawn.

On October 1, 2004, an Order was entered confirming Debtor's Second Amended Chapter 13 Plan filed June 7, 2004. The Plan provided for a payment of \$50.00 a month for six months, \$150.00 a month for the next six months, and \$1,014.52, for the next 48 months. On March 10, 2005, there was filed on behalf of Debtor a pleading-styled "Motion of Intent to Sell and to Sell Free and Clear" wherein the Debtor, through counsel, requested that she be given leave to sell the subject property. The Trustee consented to that Motion, and by an Order entered

April 4, 2005, this court approved the sale. Copies of the Order approving the sale were sent by the Bankruptcy Noticing System to the Debtor and her attorney of record. Copies of the Order approving sale and the Motion that it was based upon will be provided the Debtor (D.E. #30 and #34).

As shown by the docket entries of this case, a copy of which is enclosed, there was no Order of this court authorizing the refinancing of the subject property.

On July 12, 2005, the Chapter 13 Trustee reported the completion of the Chapter 13 Plan; that is, that the Debtor had made all payments required. The record does not reflect the source of the funds that were used to prepay the Plan payments or to discharge the lien of Wells Fargo Bank, N.A. The Trustee filed a Final Report and Account reflecting receipts of \$24,480.00 (D.E. #39), a copy of which will be provided Debtor. The Report also reflects all disbursements made and administrative costs. Thereupon, an Order was entered discharging the Debtor on July 13, 2005, and this bankruptcy case under Chapter 13 was closed on October 18, 2005.

cc:

Zoe Marie Artis, 906 Jackson Valley Court, Bowie, MD 20751
Charles J. Ryan, III, P.O. Box 4782, Upper Marlboro, MD 20775
Charles J. Ryan, III, 12502 Trelawn, Mitchellville, MD 20721
Nancy S. Grigsby, Trustee, P.O. Box 958, Bowie, MD 20718

End of Memorandum

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
GREENBELT DIVISION

In re: Zoe Artis

Case no. 03-20696
Chapter 13

MOTION of INTENT TO SELL AND TO SELL FREE AND CLEAR

Comes now, the debtor Zoe Artis, by and through his attorney Charles J Ryan III and files this request to permit the debtor to place her real property known as 906 Jackson Valley Court, Bowie, Md. 20721 on the market for sale free and clear and states:

1. That at the time of the confirmation of his chapter 13 plan, the debtor was unemployed but believed that she would land a job
2. That since the confirmation, the debtor has had three jobs, the last one paying less than she believed she would make to sustain her payments to the Trustee as well as her secured debt.

3. that in discussion with a real estate agent, the Debtor believes that there is in excess of \$135,000 in equity in the home which would exceed the amount necessary for the complete payment of the chapter 13 plan
4. That it is in the best interest of all creditors of the debtor for the real property to be sold and the chapter 13 case to be successfully completed.
5. That all proceeds shall be turned over to the Chapter 13 trustee for completion of the Chapter 13 plan

Respectfully submitted,

/S/

Charles J Ryan III
Attorney for the Debtor
Federal Bar No. 11367
4743 Sellman Road
Beltsville Md. 20705
(301) 937-3300

Signed: April 04, 2005

SO ORDERED*Paul Mannes*

PAUL MANNES
U. S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
Greenbelt Division**

IN RE:

ZOE ARTIS

Debtor(s).

Case No. 03-20696 PM
Chapter 13

**ORDER APPROVING SALE
AND PAYMENT OF CLAIMS**

Upon a motion and/or notice by the debtor for approval of sale and the application of proceeds to pay off the existing lien(s), it is the by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the sale noticed by the debtor in this case of property known as 906 Jackson Valley Ct., Bowie, Maryland 20721 is approved by the court, under the terms of this Order; and it is further

ORDERED, that all debts secured by present liens upon the property shall be paid at settlement; and it is further

ORDERED, that after payment of closing costs and satisfaction of liens upon the

property, the settlement officer shall remit directly to the Chapter 13 Trustee the lesser of: the amount required to pay off all allowed claims, or the total remaining net proceeds, together with a copy of the fully executed settlement sheet (HUD-1); and it is further ORDERED, that the plan confirmed in this case is hereby modified by the terms of this Order.

cc: Chapter 13 Trustee
Debtor(s)
Debtor's Counsel

13Conf-8.9—9/24/03 nsg

End of Order

CLOSED

**U.S. Bankruptcy Court
District of Maryland (Greenbelt)
Bankruptcy Petition #: 03-20696
Internal Use Only**

Assigned to: Judge Paul Mannes
Chapter 13
Voluntary
Asset

Date Filed: 12/19/2003
Date Terminated: 10/18/2005
Date Discharged: 07/13/2005

Debtor

Zoe Marie Artis
906 Jackson Valley Court
Bowie, MD 20721
SSN: 214-82-9613

represented by **Charles J. Ryan, III**
PO Box 4782
Upper Marlboro, MD 20775
(301) 249-3010
Fax : (301) 937-8969
Email: cryan12502@juno.com

Trustee

Nancy L Spencer Grigsby
P.O. Box 958
Bowie, MD 20718
(301) 805-4700
Email: Grigsbyecf@ch13md.com

represented by **Nancy L. ^10Spencer
Grigsby**
P.O. Box 958
Bowie, MD 20718
(301) 805-4700

Case Related Information

No Associated Cases	<u>Claims</u>	<u>Related Transactions</u>
Pending Motions	<u>Pending Deadlines</u>	No Pending Hearings
Orders	<u>Party</u>	

Filing Date	#	Docket Text
06/14/2008	<u>Q44</u>	BNC Certificate of Mailing. This document shows ONLY the persons noticed by the Clerk by paper mailing. Additional persons noticed by the Clerk by electronic means using CM/ECF are viewed by clicking the silver ball NEXT TO THE UNDERLYING PLEADING (related document(s) <u>43</u> Deficiency Notice). No. of Notices: 1. Service Date

06/14/2008. (Admin.) (Entered: 06/15/2008)

06/12/2008 ④3 Deficiency Notice (re: Filing Fee) (related document(s)42 Motion to Reopen Chapter 13 Case filed by Debtor Zoe Marie Artis). Cured Pleading due by 6/23/2008. (Balthrop, B) (Entered: 06/12/2008)

06/11/2008 ④2 Motion to Reopen Chapter 13 Case Filed by Zoe Marie Artis . (Balthrop, B) (Entered: 06/12/2008)

10/20/2005 ④1 BNC Certificate of Mailing. This document shows ONLY the persons noticed by the Clerk by paper mailing. Additional persons noticed by the Clerk by electronic means using CM/ECF are viewed by clicking the silver ball NEXT TO THE UNDERLYING PLEADING (related document(s)40 Final Decree and Close Bankruptcy Case). No. of Notices: 1. Service Date 10/20/2005. (Admin.) (Entered: 10/21/2005)

10/18/2005 ④0 Final Decree and Close Bankruptcy Case . (Horning, K) (Entered: 10/18/2005)

10/11/2005 ④39 Chapter 13 Trustee Final Report and Account. (^1Spencer Grigsby, Nancy) (Entered: 10/11/2005)

07/15/2005 ④38 BNC Certificate of Mailing - Order of Discharge. (related document(s)37 Order Discharging Debtor). No. of Notices: 47. Service Date 07/15/2005. (Admin.) (Entered: 07/16/2005)

07/13/2005 ④37 Order Discharging Debtor . (Horning, K) (Entered: 07/13/2005)

07/12/2005 ④36 Notice of Plan Completion. (^4Spencer Grigsby, Nancy) (Entered: 07/12/2005)

04/06/2005 ④35 BNC Certificate of Mailing - PDF Document. (related document(s)34 Order on Motion To Sell Free and Clear of Liens). No. of Notices: 2. Service Date 04/06/2005. (Admin.) (Entered: 04/07/2005)

04/04/2005 ④34 Order Granting (related document(s):30 Motion to Sell Free and Clear of Liens and Notice of Motion,re:906 Jackson Valley Court, Bowie MD 20721 filed by Debtor Zoe M. Artis). (Horning, K) (Entered: 04/04/2005)

04/01/2005 Deadlines terminated. (related document(s)30 Motion to Sell Free and Clear of Liens and Notice of Motion, filed by Debtor Zoe M. Artis, 31 Deficiency Notice). 33Trustee's Consent. (Horning, K) (Entered: 04/01/2005)

04/01/2005 ③33 Consent on behalf of Nancy L Spencer Grigsby Filed by Nancy L. ^10Spencer Grigsby (related document(s)30 Motion to Sell Free and Clear of Liens and Notice of Motion, filed by Debtor Zoe M. Artis). (^10Spencer Grigsby, Nancy) (Entered: 04/01/2005)

03/12/2005 ③22 BNC Certificate of Mailing - PDF Document. (related document(s)31 Deficiency Notice). No. of Notices: 2. Service Date 03/12/2005. (Admin.) (Entered: 03/13/2005)

03/10/2005 ③31 Deficiency Notice (related document(s)30 Motion to Sell Free and Clear of Liens and Notice of Motion, filed by Debtor Zoe M. Artis). Missing the Date of Service. Cured Pleading due by 3/21/2005. (Horning, K) (Entered: 03/10/2005)

03/10/2005 ③30 Motion to Sell Free and Clear of Liens and Notice of Motion re:906 Jackson Valley Court, Bowie MD 20721 . Filed by Zoe M. Artis . Hearing scheduled for 4/18/2005 at 03:00 PM at Greenbelt - 3-D, Mannes. Objections due by 4/12/2005. (Attachments: # 1 Notice of Motion # 2 Certificate of Service) (Horning, K) (Entered: 03/10/2005)

02/20/2005 ③29 BNC Certificate of Mailing - PDF Document. (related document(s)28 Order on Motion For Relief From Stay). No. of Notices: 4. Service Date 02/20/2005. (Admin.) (Entered: 02/21/2005)

02/18/2005 ③28 Order Granting (related document(s):26 Relief from Stay and Notice of Motion, 2000 Toyota Sienna filed by Creditor SunTrust Bank). (Horning, K) (Entered: 02/18/2005)

02/14/2005 ③ Hearing Held (related document(s)26 Relief from Stay and Notice of Motion, filed by Creditor SunTrust Bank).NO RESPONSE. (Horning, K) (Entered: 02/15/2005)

01/19/2005 27 Receipt of filing fee for Relief from Stay and Notice of Motion(03-20696) [motion,mrlf&ntc] (150.00). Receipt number 3174057, (U.S. Treasury) (Entered: 01/19/2005)

01/19/2005 ③26 Motion for Relief from Stay and Notice of Motion for a 2000 Toyota Sienna. Fee Amount \$150, Notice Served on 01/19/05, Filed by SunTrust Bank. Hearing scheduled for 2/14/2005 at 02:00 PM at Greenbelt - 3-D, Mannes. Objections due by 2/7/2005. (Attachments: # 1 Exhibit # 2 Notice of Motion) (Egeli, Matthew) CORRECTIVE ENTRY: ENHANCED TEXT TO INCLUDE DESCRIPTION OF PROPERTY. Modified on 1/21/2005 (Neal, P). (Entered: 01/19/2005)

01/14/2005 Deadlines terminated. (P#1 Schedules D, H, Summary, Proof of Claims, P#4, 16, and 20). (Krummenacker, J) (Entered: 01/14/2005)

01/13/2005 **②5** Withdrawal of Claim(s): 4 Line Withdrawing Prince George's County, Maryland's Claim #4 dated 1/12/04 in the amount of \$4,881.96 for the Fiscal Year 2004 Real Property Taxes assigned Tax Account No. 07-0676817-0 for the premise known as 906 Jackson Valley Court, Bowie, MD 20721. Certifice of Service dated January 12, 2005. Filed by Prince George's County, Maryland. (^1Meyers, M.) (Entered: 01/13/2005)

10/03/2004 **②4** BNC Certificate of Mailing - PDF Document. (related document(s)23 Order Confirming Chapter 13 Plan). No. of Notices: 48. Service Date 10/03/2004. (Admin.) (Entered: 10/04/2004)

10/01/2004 **②3** Order Confirming Chapter 13 Plan (related document(s)19 Amended Chapter 13 Plan, filed by Debtor Zoe M. Artis). (Horning, K) (Entered: 10/01/2004)

09/21/2004 **⑦** Confirmation Hearing Held (related document(s)19 Amended Chapter 13 Plan, filed by Debtor Zoe M. Artis, 15 Order Denying Confirmation of Chapter 13 Plan with Leave to Amend,). CONFIRMED. (Horning, K) (Entered: 09/22/2004)

08/03/2004 Documents terminated. (related document(s)16 Relief from Stay and Notice of Motion, , filed by Creditor Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc.). (Horning, K) (Entered: 08/03/2004)

08/02/2004 **②2** Withdrawal of Document on behalf of Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc. regarding property located at 905 Jackson Valley Court, Bowie, Maryland 20721 Filed by Mary Snyder Barry (related document(s)16 Relief from Stay and Notice of Motion,, filed by Creditor Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc.). (Barry, Mary) (Entered: 08/02/2004)

07/19/2004 **④** Hearing Held (related document(s)16 Relief from Stay and Notice of Motion, , filed by Creditor Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc.).CONSENT DUE.(Horning, K) (Entered: 07/20/2004)

07/01/2004 **②1** Notice of Continuance of Hearing on Motion Seeking Relief from Stay regarding property located 906 Jackson Valley, Bowie, Maryland 20721. Filed by Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc. (related document(s)16 Relief from Stay and Notice of Motion,, filed by Creditor Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc.). Hearing scheduled for 7/19/2004 at 02:00 PM at Courtroom

3-D, Greenbelt. (Barry, Mary) (Entered: 07/01/2004)

06/28/2004 ③ 16 Hearing Continued (related document(s)16 Relief from Stay and Notice of Motion, , filed by Creditor Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc.). Hearing scheduled for 7/19/2004 at 02:00 PM at Courtroom 3-D, Greenbelt-COUNSEL TO RENOTICE. (Horning, K) (Entered: 06/29/2004)

06/21/2004 ③20 Response on behalf of Zoe M. Artis Filed by Zoe M. Artis (related document(s)16 Relief from Stay and Notice of Motion, , filed by Creditor Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc.). Hearing scheduled for 6/28/2004 at 02:00 PM at Courtroom 3-D, Greenbelt. (Horning, K) (Entered: 06/23/2004)

06/08/2004 Deadlines terminated..15 (Horning, K) (Entered: 06/08/2004)

06/07/2004 ③19 Second Amended Chapter 13 Plan.Amount of Payments per Month: \$50.00,150.00,1014.52,Number of Months:6,6,48, Filed by Zoe M. Artis (related document(s)14 Amended Chapter 13 Plan, filed by Debtor Zoe M. Artis). Confirmation hearing to be held on 9/21/2004 at 11:15 AM at Courtroom 3-D, Greenbelt. (Horning, K) (Entered: 06/08/2004)

05/28/2004 ③18 BNC Certificate of Mailing - PDF Document. No. of Notices: 3. Service Date 05/28/2004. (Related Doc # 15) (Admin.) (Entered: 05/29/2004)

05/26/2004 17 Receipt of filing fee for Relief from Stay and Notice of Motion(03-20696) [motion,mrlf&ntc] (150.00). Receipt number 0416B2049630, (U.S. Treasury) (Entered: 05/26/2004)

05/26/2004 ③16 Motion for Relief from Stay and Notice of Motion regarding property located at 905 Jackson Valley Court, Bowie, Maryland 20721. Fee Amount \$150, Notice Served on 5/26/04, Filed by Wells Fargo Home Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc.. Hearing scheduled for 6/28/2004 at 02:00 PM at Courtroom 3-D, Greenbelt. Objections due by 6/15/2004. (Attachments: # 1 Exhibit A: Note# 2 Exhibit A-1: part one of Deed of Trust# 3 Exhibit A-1: part two of Deed of Trust# 4 Exhibit B: Post petition payment history# 5 Notice of Motion) (Barry, Mary) (Entered: 05/26/2004)

05/26/2004 ③15 Order Denying Confirmation of Chapter 13 Plan with Leave to Amend (related document(s)14 Amended Chapter 13 Plan, filed by Debtor Zoe M. Artis). Amended Chapter 13 Plan due by 8/21/2004.

Confirmation hearing to be held on 9/21/2004 at 11:15 AM at Courtroom 3-D, Greenbelt. (Horning, K) (Entered: 05/26/2004)

- 05/25/2004 ⑦ Confirmation Hearing Held (related document(s)14 Amended Chapter 13 Plan, filed by Debtor Zoe M. Artis).Denied with Leave to Amend by:8/21/04;Conf:9/21/04 at 11:15 (Horning, K) (Entered: 05/26/2004)

- 04/21/2004 Deadlines terminated re: p.12 (Neal, P) (Entered: 04/21/2004)

- 04/16/2004 ⑧14 Amended Chapter 13 Plan.Amount of Payments per Month: \$50.00/\$150.00/\$970.00,Number of Months:6/6/48, Filed by Zoe M. Artis (related document(s)8 Chapter 13 Plan filed by Debtor Zoe M. Artis). Confirmation hearing to be held on 5/25/2004 at 11:15 AM at Courtroom 3-D, Greenbelt. (Neal, P) (Entered: 04/21/2004)

- 03/26/2004 ⑨13 BNC Certificate of Mailing - PDF Document. No. of Notices: 3. Service Date 03/26/2004. (Related Doc # 12) (Admin.) (Entered: 03/27/2004)

- 03/24/2004 ⑩12 Order Denying Confirmation of Chapter 13 Plan with Leave to Amend Signed on 3/24/2004 (related document(s)8 Chapter 13 Plan filed by Debtor Zoe M. Artis). Amended Chapter 13 Plan due by 4/25/2004. Confirmation hearing to be held on 5/25/2004 at 11:25 AM at Courtroom 3-D, Greenbelt. (Neal, P) (Entered: 03/24/2004)

- 03/23/2004 ⑪ Confirmation Hearing Held (related document(s)8 Chapter 13 Plan filed by Debtor Zoe M. Artis). DENIED WITH LEAVE TO AMEND (Neal, P) (Entered: 03/25/2004)

- 01/20/2004 ⑫11 Notice of Appearance and Request for Notice on behalf of Wells Fargo Home Mortgage, Inc. Filed by Mary Snyder Barry. (Barry, Mary) (Entered: 01/20/2004)

- 01/16/2004 ⑬ First Meeting Held. (^1Spencer Grigsby, Nancy) (Entered: 01/16/2004)

- 01/07/2004 ⑭ Hearing Set On (related document(s)8 Chapter 13 Plan filed by Debtor Zoe M. Artis). Confirmation hearing to be held on 3/23/2004 at 10:00 AM at Courtroom 3-D, Greenbelt. (Horning, K) (Entered: 01/07/2004)

- 01/07/2004 Deadline for Missing Documents Satisfied.. (Horning, K) (Entered: 01/07/2004)

- 01/05/2004 ⑮10 Amendment to List of Creditors. Receipt Number 20042997, Fee

Amount \$26 Filed by Zoe M. Artis . (Horning, K) (Entered: 01/07/2004)

01/05/2004 [⑨](#) Certificate of Service Filed by Zoe M. Artis (related document(s)[7](#) Schedule C, Schedule D, Schedule F, Schedule H, Summary of Schedules filed by Debtor Zoe M. Artis, [8](#) Chapter 13 Plan filed by Debtor Zoe M. Artis). (Attachments: # [1](#) List of Creditors) (Horning, K) (Entered: 01/07/2004)

01/05/2004 [⑧](#) Chapter 13 Plan.Amount of Payments per Month:\$50.00,150.00,550.00,Number of Months:6,6,48, Filed by Zoe M. Artis. (Horning, K) (Entered: 01/07/2004)

01/05/2004 [⑦](#) Schedule C on behalf of Zoe M. Artis , Schedule D on behalf of Zoe M. Artis , Schedule F on behalf of Zoe M. Artis , Schedule H on behalf of Zoe M. Artis , Summary of Schedules on behalf of Zoe M. Artis Filed by Zoe M. Artis . (Horning, K) (Entered: 01/07/2004)

12/24/2003 [⑥](#) BNC Certificate of Mailing. No. of Notices: 2. Service Date 12/24/2003. (Related Doc # [1](#)) (Admin.) (Entered: 12/25/2003)

12/24/2003 [⑤](#) BNC Certificate of Mailing - Meeting of Creditors. No. of Notices: 32. Service Date 12/24/2003. (Related Doc # [4](#)) (Admin.) (Entered: 12/25/2003)

12/22/2003 [④](#) First Meeting of Creditors & Notice of Appointment of Interim Trustee Nancy L. Spencer Grigsby with 341(a) meeting to be held on 01/15/2004 at 11:30 AM at Rooms 620-621, Greenbelt. Proof of Claim due by 04/14/2004. Confirmation to be held on 03/23/2004 at 10:00 AM at Courtroom 3-D, Greenbelt. Objection to Confirmation due by 03/01/2004. (Entered: 12/22/2003)

12/19/2003 [3](#) Social Security Number Verification Page Filed by Zoe M. Artis . (Horning, K) (Entered: 12/22/2003)

12/19/2003 [②](#) Disclosure of Compensation of Attorney for Debtor Filed by Charles J. Ryan III. (Horning, K) (Entered: 12/22/2003)

12/19/2003 [①](#) Chapter 13 Voluntary Petition. Receipt Number 20042726, Fee Amount \$194 Filed by Zoe M. Artis . Government Proof of Claim due by 6/16/2004. Chapter 13 Plan due by 1/5/2004. Schedule C due 1/5/2004. Schedule D due 1/5/2004. Schedule H due 1/5/2004. Summary of schedules due 1/5/2004. Incomplete Filings due 1/5/2004 (Attachments: # [1](#) Schedule) (Horning, K) (Entered: 12/22/2003)

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND

IN RE: ZOE M. ARTIS
906 JACKSON VALLEY COURT
BOWIE MD

CASE No.

03-2-0696

20721

FINAL REPORT AND ACCOUNT

SS#1 - XXX-XX-9613
SS#2 - XXX-XX-0000

This Case was
commenced on 12/19/03

The Plan was
confirmed on 09/29/04

The Case was
concluded on 07/12/05

THIS CASE WAS Completed

Your trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt and of all disbursements. Copies of these detailed records are available to the Court by the Trustee, upon request.

TOTAL RECEIPTS	24480.00
Less refunds to debtor	.00
TOTAL AMOUNT OF PLAN FUND	24480.00

Administrative fees:

Filing Fee	.00
Attorney Fee	750.00
Trustee Expense	1617.56
Other Costs	.00

TOTAL ADMINISTRATIVE FEES	2367.56
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DISBURSEMENTS TO CREDITORS CREDITOR'S NAME	CLASS	AMOUNT ALLOWED	AMOUNT PRINCIPAL	PAID INTEREST	BALANCE DUE
ADT ALARM SYSTEM	NOT FILED	.00	.00	.00	.00
AT&T	NOT FILED	.00	.00	.00	.00
ATLANTIC IRRIGATION COMPANY	NOT FILED	.00	.00	.00	.00
BALTIMORE GAS & ELECTRIC CO	UNSECURED	328.53	327.39	.00	1.14
CAPITAL ONE	NOT FILED	.00	.00	.00	.00
CAPITAL ONE BANK	UNSECURED	953.60	950.29	.00	3.31
COLLINGTON STATION HOA	SECURED	117.18	117.18	.00	.00
COMCAST	NOT FILED	.00	.00	.00	.00
COMPTRROLLER OF TREASURY	PRIORITY	7443.00	7443.00	.00	.00
COMPTRROLLER OF TREASURY	UNSECURED	1039.00	1035.40	.00	3.60

DISBURSEMENTS TO CREDITORS CREDITOR'S NAME	CLASS	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
CREDIT BUREAU ENTERPRISES	NOT FILED	.00	.00	.00	.00
FIRST REVENUE ASSURANCE	NOT FILED	.00	.00	.00	.00
GARRETT TUCKER	UNSECURED	100.00	99.65	.00	.35
GENERAL NUTRITION	NOT FILED	.00	.00	.00	.00
GIANT FOOD	NOT FILED	.00	.00	.00	.00
METROPOLITAN EYE ASSOCIATES	NOT FILED	.00	.00	.00	.00
NCO FINANCIAL SYSTEMS, INC.	NOT FILED	.00	.00	.00	.00
PRINCE GEORGE'S COUNTY	NOT FILED	.00	.00	.00	.00
PRINCE GEORGE'S COUNTY	NOT FILED	.00	.00	.00	.00
PRINCE GEORGE'S COUNTY	NOT FILED	.00	.00	.00	.00
RA ROGERS COLLECTION	UNSECURED	854.10	851.14	.00	2.96
RMA	NOT FILED	.00	.00	.00	.00
SHOPPERS FOOD WAREHOUSE	NOT FILED	.00	.00	.00	.00
SUNTRUST BANK	DIR.- PAY	.00	.00	.00	.00
TEMPUS FINANCIAL SERVICES	SECURED	1289.29	1289.29	.00	.00
TRS RECOVERY	NOT FILED	.00	.00	.00	.00
UNITED STATES TREASURY - IRS	DIR.- PAY	.00	.00	.00	.00
US DEPT OF EDUCATION	DIR.- PAY	.00	.00	.00	.00
US DEPT OF EDUCATION	DIR.- PAY	.00	.00	.00	.00
WASHINGTON GAS	UNSECURED	634.45	632.25	.00	2.20
WELLS FARGO	NOT FILED	.00	.00	.00	.00
WELLS FARGO CARD SERVICES	UNSECURED	8722.95	8692.69	.00	30.26
WELLS FARGO HOME MORTGAGE	MORTGAGE	674.16	674.16	.00	.00
WELLS FARGO HOME MORTGAGE IN	NOT FILED	.00	.00	.00	.00
WSSC	NOT FILED	.00	.00	.00	.00
ZOE M. ARTIS	REFUND	.00	.00		

Priority	Secured	Unsecured	Continuing Debts
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Total amount allowed	7443.00	2080.63	12632.63	.00
Total amount paid :	7443.00	2080.63	12588.81	.00

WHEREFORE, your Petitioner prays that a Final Decree be entered discharging your Petitioner as Trustee and releasing your Petitioner and the Trustee's surety from any and all liability on account of the within proceedings, and closing the estate, and for such other and further relief as is just.

/s/ Nancy Spencer Grigsby

cc: CHARLES J RYAN III ESQUIRE
4743 SELLMAN RD
BELTSVILLE MD

NANCY SPENCER GRIGSBY TRUSTEE

DATED :10/04/05

20705